

CHAPTER 13 PLAN

**United States Bankruptcy Court
Southern District of Mississippi**

CASE NO.

Debtor Gardner, Harvie Lee Sr.	SS # XXX-XX- 0320	Current Monthly Income \$ 757.00
Joint Debtor	SS # XXX-XX-	Current Monthly Income \$ 311.00
Address P.O. Box 304 New Hebron, MS 39140		No. of Dependents 0
Telephone No. (601) 259-0796	TAX REFUNDS AND EIC FOR DISTRIBUTION: none	

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed, and the treatment of all secured / priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of **60** months, not to exceed 60 months. Debtor or Joint Debtor will make payments directly to the Trustee ONLY if self-employed, unemployed, or the recipient of government benefits.

(A) Debtor shall pay **\$556.00** per (monthly / semi-monthly / weekly / bi-weekly) to the Chapter 13 Trustee. A payroll deduction order will be issued to Debtor's employer:

debtor

(B) Joint Debtor shall pay \$ _____ per (monthly / semi-monthly / weekly / bi-weekly) to the Chapter 13 Trustee. A payroll deduction order will be issued to Debtor's employer:

PRIORITY CREDITORS. Filed claims that are not disallowed to be paid in full:

IRS	\$ 0.00	@ \$ 0.00 /mo
State Tax Commission	\$ 0.00	@ \$ 0.00 /mo
Other	\$ 0.00	@ \$ 0.00 /mo

DOMESTIC SUPPORT OBLIGATIONS (POST PETITION) DUE TO:

beginning month _____ in the amount of \$ _____ per month shall be paid: direct through payroll deduction through the plan.

PREPETITION DOMESTIC SUPPORT ARREARAGE CLAIMS DUE TO:

in the amount of \$ _____ shall be paid \$ _____ per month: through payroll deduction through the plan.

HOME MORTGAGE(S)

MTG PMTS TO: **Greentree BEGINNING 08/2010 @ \$ 390.91** PLAN DIRECT

MTG ARREARS TO: **Greentree THROUGH 07/2010 \$1,800.00 @ \$30.00/MO*** (*including interest at **0.00%**)

SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1325(a)(5)(B)(i) until plan is completed and be paid as secured claimant(s) the sum set out in the column "Total Amt. to be Paid" or pursuant to Order of the Court. That portion of the claim not paid as secured shall be paid as an unsecured claim.

Creditor's Name	Collateral	Approx. Amt. Owed	Intrst. Rate	Total Amt. To Be Paid	Monthly Payment
Tower Loan of Prentiss	2000 Chevrolet S-10	2,000.00	3,000.00	7.00%	2376.14
					39.60

SPECIAL CLAIMANTS. (Co-signed debts, collateral for abandonment, etc.) ON ABANDONED COLLATERAL, DEBTOR TO PAY ZERO ON SECURED PORTION OF DEBT. Where proposal is for payment, creditor must file a proof of claim to receive proposed payment.

Creditor's Name	Collateral or Type of Debt	Approx. Amt. Owed	Proposal to be Paid
-----------------	----------------------------	----------------------	---------------------

SPECIAL PROVISIONS for all payments to be paid through the plan, including, but not limited to, adequate protection payments:

UNSECURED DEBTS totaling approximately \$0.00 are to be paid in deferred payments to Creditors that have filed claims that are not disallowed: x IN FULL or 100.00% (PERCENT) MINIMUM.

Total Attorney Fees Charged \$ **1,800.00**

Attorney Fees Previously Paid \$ **200.00**

Attorney fees to be paid through the plan \$ **1,600.00**

Name/Address/Phone # of Vehicle Insurance Co./Agent

Pay administrative costs and debtor's attorney fees pursuant to Court Order and/or local rules.

Telephone/Fax:

DATE: July 19, 2010

DEBTOR'S SIGNATURE
JOINT DEBTOR'S SIGNATURE
ATTORNEY'S SIGNATURE

Attorney for Debtor (Name/Address/Phone # / Email)

Richard R. Grindstaff

Richard R. Grindstaff, Attorney

P.O. Box 720517

Byram, MS 39272

Telephone/Fax **(601) 346-6443 (601) 346-6448**

E-mail Address **grindstaf@yahoo.com**

/s/ Harvie Lee Gardner, Sr.

/s/ Richard R. Grindstaff